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**ABSTRACT**

The Missouri Coordinating Board for Higher Education is required by statute to "establish guidelines to promote and facilitate the transfer of students between institutions of higher education within the state," thus allowing students to complete a degree program in the shortest time possible whether remaining in one institution or transferring to another. These transfer guidelines are applicable to course credits and related matters for undergraduate students to want to transfer between Missouri public colleges and universities. They are also recommended for Missouri independent institutions. Transfer policy information includes: baccalaureate degree program; general education; associate degrees (associate of arts degree, associates of science degree, associate of applied science degree, other associate degrees); transfer without a degree; admission of transfer students (institutional admission, program admission); catalog; change in major; transfer of credit; transfer of grades; credit by examination, experimental learning, and pass/fail credit; and state certification or statutory requirements. Review procedures are discussed in terms of the committee on transfer and articulation and the appeal process. A glossary is included. (SM)

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GUIDELINES FOR STUDENT TRANSFER AND ARTICULATION  
AMONG MISSOURI COLLEGES AND UNIVERSITIES**

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Credit Transfer:  
Guidelines for Student Transfer and Articulation  
Among Missouri Colleges and Universities

INTRODUCTION

The Coordinating Board for Higher Education is required by statute to "establish guidelines to promote and facilitate the transfer of students between institutions of higher education within the state." As a result, these guidelines are intended to assure that a student with a clear educational objective may complete a degree program in the shortest possible time, whether the student remains in one institution or transfers to another.

The Coordinating Board recognizes that each Missouri college and university has a responsibility for establishing and maintaining standards of expectations for students completing courses, programs, certificates, or degrees. It also recognizes that for effective and efficient transfer of credits between and among these colleges and universities, it is necessary to exercise this responsibility within the context of a statewide "system" of baccalaureate education. Effective articulation is based upon interinstitutional communication, a mutual respect for institutional integrity, a high degree of flexibility, procedures for identifying problems, and a mechanism for implementing appropriate solutions. Harmonious and equitable consideration of any problem which a student may encounter in moving from one college to another is an ultimate objective of these transfer guidelines.

APPLICABILITY OF GUIDELINES

These transfer guidelines are applicable to course credits and related matters for undergraduate students who wish to transfer between Missouri public colleges and universities. The Coordinating Board also recommends these guidelines to Missouri independent institutions.

TRANSFER POLICY

A. Baccalaureate Degree Program

Determination of the course requirements of the major for a baccalaureate degree, including introductory and related courses, is the prerogative of the four-year institution. The catalog of each four-year institution will state clearly the requirements for each degree program. When required, specific prerequisites will be designated and will be noted in conjunction with the course description. Transfer students who have completed prerequisites will not be required to duplicate study in the area. The catalog will specify any restrictions or limitations for additional major requirements.

A baccalaureate degree program or major consists of a coherent grouping of courses or subject area requirements in a specific discipline or program field. Generally, the number of credit hours required for a major extends from 30 to 48 semester credit hours but there may be exceptions to this rule in the case of highly specialized professions or disciplines, interdisciplinary studies, or majors in general liberal arts studies.

## B. General Education

A student's first two years in college may include introductory courses and other courses which permit the student to explore areas of specialization that can be pursued at a later time at the baccalaureate level. In a two-year college transfer program, the courses should be adequate in content to be counted fully toward the baccalaureate degree for transfer students continuing in a particular field.

Each institution of higher education in Missouri fosters a program of general education. These general education programs typically follow one of three models, i.e., competency-based programs; topical or thematic programs; or distributional programs. Among Missouri's higher education institutions, especially in the public sector, virtually all general education programs are currently distributional in character and consist of a set of courses composed of a specific number of semester credit hours within a pattern of curricular areas of study. Although the general education requirement may vary from institution to institution, it represents an institutional statement, developed by the faculty and given ultimate validation by the college's administration or governing board, about the general body of knowledge and skills which should be possessed by the recipient of that college's degree.

Consistent with its mission, each public higher education institution in Missouri shall develop and shall promulgate a program of general education. After a Missouri institution of higher education has developed and published its program of general education, the integrity of that program will be recognized by other institutions within the state. However, for the purpose of facilitating transfer between institutions in the state, institutions shall accept in transfer a general education program of at least 39 semester credit hours which shall consist of, but not be limited to, the distribution of courses specified below and which shall satisfy Section 170.011 RSMo (1986). (With the exception of laboratory courses, all references to "courses" are assumed to be those which entail a minimum of three credit hours on a semester basis.) Such a distribution of courses shall be deemed as meeting the general education requirements of the receiving institution. This basic program shall consist of college-level (nonremedial) course work or its equivalent in each of the following curricular areas (see the section on credit by examination, experiential learning, and pass/fail credit for specific policies related to these practices):

1. Communication skills in the English language, three (3) courses -- at least two (2) of which must be written; one (1) oral communication course is recommended;
2. Humanities, three (3) courses from at least two (2) disciplines;
3. Physical and/or biological sciences, two (2) courses including at least one (1) with its associated laboratory component;
4. Mathematics, one (1) course -- college algebra, an alternative course that includes a significant component of college algebra, or a course which has college algebra as a prerequisite; and
5. Social and behavioral sciences, three (3) courses from at least two (2) disciplines.

All institutions shall recognize the validity of other institutions' general education requirements when the minimum requirements as specified above are met. However, some foreign language and/or upper division general education courses or upper division graduation requirements may be required by the receiving institution whenever all native students are obligated to satisfy the same requirements.

Baccalaureate professional schools or programs may specify exceptions to the credit hour and course distribution minimums established in this section by promulgating these exceptions and by establishing specialized articulation programs related to associate of science degrees as detailed in that section of these transfer guidelines. In these instances, transferring students are not exempted from satisfying the specialized lower division requirements of departments or divisions of an institution into which a student wishes to transfer.

### C. Associate Degrees

#### 1. Associate of Arts Degree

An associate of arts degree (AA) is a two-year degree which indicates the completion of a student's lower division general education requirements. It is also a specific transfer degree for entry, at the junior level, into the general range of baccalaureate degree programs offered by a four-year college or university.

The receiving institution is not obligated to accept transfer credit which exceeds the minimum number of credits the sending institution has established for awarding the associate level degree. This degree is not normally awarded in a program area.

## 2. Associate of Science Degree

An associate of science degree (AS) is a specialized degree which is intended for transfer into a preprofessional program. It should result from careful planning and agreement between specific two- and four-year institutions. These programs will be developed by consultation between sending and receiving institutions on a program by program basis. This process may involve changes in general education requirements. The following factors should be recognized:

- a) Junior standing is guaranteed to the transfer student only if curricular details have been agreed upon by the sending institution and the receiving institution, and junior standing can be guaranteed only if the student has received the appropriate AS degree.
- b) Students who receive a specialized AS degree do not automatically qualify for junior standing in any other program. If such students enroll in any other degree program, they may have to take additional general education courses. In evaluating the students' transcripts, the receiving institution will make every attempt to avoid duplication of effort and the imposition of unnecessary burdens upon the students.

## 3. Associate of Applied Science Degree

An associate of applied science degree (AAS) is the main occupationally oriented degree. The primary purpose of this degree is to prepare a student for entry into a particular occupation upon the completion of the degree. It is not intended as a transfer degree into a four-year program and contains courses which are not primarily designed for transfer. Students should expect a receiving institution to evaluate course credits on the basis of applicability of each course to the requirements of the students' major field of baccalaureate study. Each four-year institution is encouraged to develop admission policies which will facilitate the transfer, and consider all factors indicating the success, of transfer students who have the AAS degree or a certificate. It is anticipated that the AAS degree will be the main degree used by colleges to describe nontransfer vocational programs.

#### 4. Other Associate Degrees

All other associate degrees will be evaluated on a course by course basis.

#### D. Transfer Without a Degree

After an institution of higher education in Missouri has developed and published its program of general education, the integrity of the program will be recognized by the other institutions in Missouri. Once students have been certified, at the request of the receiving institution or the students, as having completed satisfactorily the prescribed general education program of not fewer than 39 semester hours as specified in this document, no other institution of higher education in Missouri will require any further lower division courses in their general education program except as provided in the general education and institutional admission sections of these guidelines. Students transferring without completing the prescribed general education program shall be subject to the general education requirements of the receiving institution at the time of their admission to that institution.

#### E. Admission of Transfer Students

##### 1. Institutional Admission

The core of any orderly transfer process is the mutual acceptance of the nature and purpose of the associate of arts degree. This degree shall be transferable upon:

- a) Completion of a minimum of 60 semester hours of college-level work oriented toward a baccalaureate degree;
- b) Completion of an institutionally approved general education program of not fewer than 39 semester hours as defined in the general education section of these guidelines;
- c) Achievement of a cumulative grade point average of not less than 2.0 (A=4.0, B=3.0, C=2.0, D=1.0, F=0.0) provided that only the final grade received in courses repeated by the student shall be used in computing this average.

Students holding associate of arts degrees oriented toward the baccalaureate degree with a grade point average of 2.0 or above, as validated by a regionally accredited associate degree granting institution, are admitted to a baccalaureate degree granting institution, but not necessarily to a baccalaureate degree program, as:

- a) Having junior standing; and

- b) Having fulfilled lower division general education requirements. However, this provision does not exempt the student from meeting the specialized lower division requirements of departments or divisions of the school to which a student transfers provided such exceptions to the basic general education requirements have been promulgated in accordance with the general education and associate degree sections of these guidelines.

Students transferring without the associate of arts degree must meet the admission requirements of the receiving institution.

If any institution of higher education finds it necessary to select from among qualified transfer students, its criteria for admission will be stated in its official publications. Such publications will be on file with the Coordinating Board for Higher Education.

## 2. Program Admission

Transfer students will be admitted to programs based on the same criteria established for the native students of the receiving institution. Admission to a specific baccalaureate degree program may result in a different computation of the grade point average (GPA).

## F. Catalog

Transfer students shall be subject to the same regulations regarding applicability of catalog requirements as native students. For example, if native students of the receiving institution are governed by the catalog in force at the time of their initial enrollment, provided subsequent enrollment is continuous, then the catalog of the receiving institution in effect at the time of the transfer student's initial enrollment in the sending institution will govern that student's degree requirements, provided that the student has had continuous enrollment and remains in the same degree program. If continuous enrollment has not been maintained, or if the student changes his/her program objective, the catalog in effect at the time of the student's most recent continuous enrollment in the sending institution or admission to the receiving institution, as applicable, shall be followed. If the receiving institution states that native students shall be governed by the catalog in effect at the time they are formally admitted to a degree program or at the time they achieve upper division status, then the same regulations shall apply to transfer students.

## G. Change in Major

When students initiate changes in their stated major or degree objectives, those students assume full responsibility for meeting

the specified new degree and/or major requirements. Students contemplating transfer from a two-year vocational/technical program into a baccalaureate program in the same field of study should expect additional major and degree requirements and should not expect automatic junior standing in the major. Students planning to transfer into a different field of study should seek pretransfer counsel from the sending or receiving institution regarding required courses in the program which they plan to pursue and the evaluation of credits already earned as they apply to the particular baccalaureate program to be pursued.

#### H. Transfer of Credit

Credit earned in or transferred from a community college shall normally be limited to approximately half the baccalaureate degree program requirement and to the first two years of the undergraduate educational experience.

#### I. Transfer of Grades

The academic record at a given institution will include all courses attempted. Grades of "D" or better earned in college-level work at an accredited or approved institution of higher education should receive full credit when transferred to another college or university. However, the receiving institution will treat all grades on courses attempted on the same basis as that of the native student. For example, if a native student is required to repeat a "D" grade in a specified course, a transfer student will also be required to repeat the "D" grade in the same course.

#### J. Credit by Examination, Experiential Learning, and Pass/Fail Credit

Pass/fail credit will be transferred and treated by the receiving institution in the same way pass/fail credit is treated for native students.

Advanced placement, credit by examination, and credit for experiential learning will be transcribed and clearly defined. Course equivalency for credit by examination may be listed as desired. The receiving institution shall transfer and treat credit earned through advanced placement, credit by examination, and credit for experiential learning in the same manner as it would for native students except that the integrity of the associate degree will not be invalidated.

The policies for awarding credit by examination and nontraditional learning vary from one institution to another. Each institution will publish information about its policies for awarding credit by nontraditional modes, including the name of tests which are used to assess credit, cut-off scores, deadline dates for submission of scores to the receiving institution, and restrictions on the time interval permitted to receive current credit for a course taken some years previously.

## K. State Certification or Statutory Requirements

In the process of earning a degree, students must complete requirements for that degree and sometimes, as in the case of teacher education programs, must also meet state certification requirements. If certification or statutory requirements change and additional requirements become effective during the time a student is enrolled in a program, the new requirements take precedence over previously existing degree or certification standards.

### REVIEW PROCEDURES

#### A. Committee on Transfer and Articulation

The Coordinating Board for Higher Education has established a Committee on Transfer and Articulation, consisting of seven members, with responsibility to oversee the implementation of the guidelines as set forth in this policy statement.

The Committee on Transfer and Articulation will be composed of six (6) members appointed by the Commissioner of Higher Education and shall consist of two representatives from the public two-year college sector and one representative from each of the following higher education sectors: independent two-year college; independent four-year college; public four-year college; and the University of Missouri. In addition, the Commissioner or a designated representative will sit as an ex-officio, voting member of the committee and shall serve as chairperson.

The Committee on Transfer and Articulation is encouraged to seek the counsel of faculty and other institutional representatives in the performance of its functions. Those functions shall include the following:

1. Conducting a continuing review of the provisions of the college transfer guidelines and recommending such revisions as are needed to promote the success and general well-being of the transfer student;
2. Reviewing and making recommendations concerning transfer issues brought before it by institutions;
3. Recommending modifications of institutional policies and procedures which, in the committee's judgment, would enhance and facilitate the transfer of students;
4. Studying nontraditional credits and developing transfer guidelines for them;
5. Systematically soliciting suggestions and data from administrators, faculty, and students concerning matters of transfer;
6. Developing a job description for the articulation officer's position. After the job description has

been developed, the president of each institution will appoint an articulation officer and inform the Commissioner of Higher Education who this person is;

7. Developing a statement of student transfer rights and responsibilities;
8. Monitoring both the sending and receiving institutions to determine whether they are informing transfer students of their rights and responsibilities;
9. Reviewing and recommending resolution of individual cases of appeals from students who have encountered difficulties in transferring from one Missouri postsecondary institution to another and who have exhausted all local remedies;
10. Preparing and submitting to the Coordinating Board for Higher Education, for such action and distribution as the Coordinating Board deems appropriate, an annual report of committee meetings, as well as actions and recommendations, including a report of student appeal cases. The chairperson must convene the committee at least once a year; and
11. Establishing committee rules of procedure and meeting on the call of the chairperson as is necessary to perform its functions.

#### B. Appeal Process

Each receiving institution of higher education shall have an internal process of appeal available to transfer students for purposes of challenging institutional decisions on the acceptance of the students' credits in transfer. The process shall include no more than three (3) levels of appeal. The receiving institution shall publish in its catalog or otherwise provide to each transfer student a statement of appeal rights and procedures internal to the institution. A copy of that formal statement shall be furnished to the Committee on Transfer and Articulation. If a transfer student's appeal challenge is denied by the institution after all appeal steps internal to the institution have been exhausted, the institution shall advise the student in writing of the availability and process of appeal to the Committee on Transfer and Articulation.

Appeal to the Committee on Transfer and Articulation shall be by the following procedures.

1. Appeal to the Committee on Transfer and Articulation is to be initiated by the affected student only after all other remedies have been exhausted without resolution of the issue at the receiving institution. The appeal process is initiated when

the student informs the Committee on Transfer and Articulation in writing of the reason for the appeal.

2. The committee shall promptly notify the chief executive officer of the relevant institution(s) of higher education of the appeal and invite the institution(s) to submit documentation for the decision being appealed by the student. Documentation shall be submitted by the relevant institution(s) within fifteen days of notification by the committee.
3. The chairperson of the committee shall convene the appeals committee within thirty (30) days, if possible, but in no event later than ninety (90) days, of the receipt of an appeal for the purpose of considering the information presented by the student and the institution(s). Both the student and the institution(s) shall be notified of the committee's meeting time and location. The student and the institution(s) will have the opportunity to make an oral presentation to the appeals committee if either desires to do so.
4. In the event an appeal is filed involving a campus represented on the Committee on Transfer and Articulation, the Commissioner shall, for the purpose of considering the appeal, appoint an interim member of the committee from the same sector.
5. The committee's consideration of the appeal shall include, but not be limited to, the compliance of the institution(s) with the guidelines set forth in this rule, the student's compliance with the guidelines set forth in this rule, and the student's rights and responsibilities statement.
6. The committee chairperson shall inform the chief executive officer of the relevant institution(s) and the student of the committee's determination and recommend that the chief executive officer of the institution(s) implement the committee's recommendation.
7. The chief executive officer of the institution(s) shall inform the chairperson of the appeals committee within thirty days of the action taken in regard to the committee's recommendation.
8. The committee's recommendation and the action taken by the institution(s) shall be reported to the Coordinating Board by the Commissioner of Higher Education.

## DEFINITIONS

- A. **Baccalaureate Degree Program:**  
The major required for the awarding of a bachelor's degree.
- B. **Bachelor's Degree or Baccalaureate Degree:**  
Any earned academic degree carrying the title of bachelor, normally requiring at least four but not more than five years of full-time equivalent college-level work.
- C. **Commissioner:**  
The Commissioner of Higher Education as appointed by the Coordinating Board for Higher Education.
- D. **Coordinating Board:**  
The Coordinating Board for Higher Education established by section 173.005.2 RSMo (1986).
- E. **Degree or Certificate:**  
An award or title conferred upon an individual by a college, university, or other postsecondary education institution as official recognition for the successful completion of a program or course of study.
- F. **General Education Program:**  
A prescribed course of study as defined by institutional faculty and validated by the institution's administration or governing board, distinct from a program major, required of all graduates and intended to ensure that all graduates possess a common core of college-level skills and knowledge.
- G. **Guidelines:**  
As used in the context of this statement, guidelines means the expected course of action or set of circumstances that apply to decision making in which transfer of credit is involved.
- H. **Institution of Higher Education:**  
As used in the context of these guidelines, institution of higher education means an educational institution under either public or private control which provides a postsecondary course of instruction at least six months in length leading to or directly creditable toward a degree or certificate and which is accredited either by the Commission on Institutions of Higher Education of the North Central Association of Colleges and Schools or another regional accrediting association.
- I. **Junior Standing:**  
The student level attained upon satisfactory completion of at least half of the credit hour requirements for completion of a bachelor's degree, usually at least 60 but less than 90 student credit hours.

- J. Lower Division:  
Courses at a level of comprehension usually associated with freshman and sophomore students and offered during the first two years of a four-year baccalaureate degree program.
- K. Major:  
A prescribed course of study which constitutes an area of specialization leading to a recognized certificate or degree.
- L. Native Student:  
A student whose initial college enrollment was at a given institution of higher education and who has not transferred to another institution of higher education since that initial enrollment.
- M. Receiving Institution:  
The institution of higher education at which a transfer student currently desires to enroll and to have previously earned credit applied toward a degree program.
- N. Semester Credit Hour:  
A permanently transcribed instruction activity in which one semester credit hour shall consist of a minimum of seven hundred fifty (750) minutes (for example, 15 weeks x 50 minutes per week) of classroom experiences such as lecture, discussion, or similar instructional approaches, or a minimum of one thousand five hundred (1500) minutes of such experiences as laboratory, studio, or equivalent experiences. Both of the above are exclusive of registration and final examination time. Greater amounts of supervised practicum or internship instruction are normally required to be the equivalent of one credit hour. In vocational education laboratories more clock hours per credit hour are usually required.
- O. Sending Institution:  
The institution of higher education of most recent previous enrollment by a transfer student at which transferable academic credit was earned.
- P. Transfer Student:  
A student entering an institution for the first time with academic credit earned at another institution which is applicable for credit at the institution the student is entering.
- Q. Upper Division:  
Courses at a level of comprehension usually associated with junior and senior students and offered during the last two years of a four-year baccalaureate degree program.